

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Migdalia Espinet  
Debtor

Case No. 19-02874-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: pdf010

Page 1 of 1  
Total Noticed: 3

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

BARCLAYS BANK OF DELAWARE, CARD SERVICES, PO BOX 8801, WILMINGTON, DE 19899-8801

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jun 05 2020 19:36:30 JEFFERSON CAPITAL SYSTEMS,  
PO BOX 772813, CHICAGO, IL 60677-2813

5236573 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jun 05 2020 19:36:30

First Financial Investment Fund Holdings, Llc, Jefferson Capital Systems LLC Assignee,  
Po Box 7999, Saint Cloud Mn 56302-7999

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
Lauren Berschler Karl on behalf of Creditor U.S. Bank National Association, as Trustee for  
Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL2  
lkarl@rascrane.com, lbkarl03@yahoo.com  
Mark E. Moulton on behalf of Debtor 1 Migdalia Espinet markmoulton@moultonslaw.com,  
staff@moultonslaw.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

In re:	MIGDALIA ESPINET	:	Chapter 13
	Debtor,	:	
		:	Case No. 5:19-bk-2874-RNO
	MIGDALIA ESPINET	:	
	Objector,	:	
	v.	:	
		:	
	Jefferson Capital Systems ,	:	
	Claimant,	:	

ORDER SUSTAINING OBJECTION TO PROOF OF CLAIM NO. 7 OF Jefferson Capital  
Systems


THIS CASE came for consideration upon the Debtor' Objection to Claim No. 7 of Jefferson Capital Systems (Doc. No. 56) (the "Objection"). The Court finds that the Objection was served on all interested parties informing the parties of their opportunity to object within thirty (30) days of the date of service. No party filed an objection within the time permitted. Accordingly, it is

**ORDERED:**

1. The Objection (Doc. No. 56) is sustained.
2. The claim is disallowed.

Dated: June 4, 2020

By the Court,



Robert N. Opel, II, Bankruptcy Judge <sup>BI</sup>